

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 19-27068-SLM
Chapter: 13
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joseph A. DeNola
989 Garibaldi Pl.
Township of Washington, NJ 07676

Social Security No.:

xxx-xx-7611

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on March 24, 2023.

On 2/16/24 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Stacey L. Meisel on:

Date: March 27, 2024
Time: 08:30 AM
Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A,
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: February 20, 2024

JAN:

Jeanne Naughton
Clerk

In re:
Joseph A. DeNola
Debtor

Case No. 19-27068-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 20, 2024

User: admin
Form ID: 185

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 22, 2024:

Recip ID	Recipient Name and Address
db	+ Joseph A. DeNola, 989 Garibaldi Pl., Township of Washington, NJ 07676-4120
518445824	American Express, PO Box 315111, Salt Lake City, UT 84131
518445830	+ Dept. of Education/Navient, PO Box 82561, Lincoln, NE 68501-2561
518445834	+ Mr. Cooper, PO Box 7729, Springfield, OH 45501-7729
518445837	+ Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
518445839	+ Teaneck Emergency Physicians, 718 Teaneck Rd., Teaneck, NJ 07666-4245

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 20 2024 23:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 20 2024 23:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 20 2024 23:31:25	BMW Bank of North America, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: ebn_ais@aisinfo.com	Feb 20 2024 23:31:01	BMW Financial Services NA, LLC Department, C/O AIS, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518445825	^ MEBN	Feb 20 2024 23:16:55	AmeriFinancial Solutions, LLC, PO Box 65018, Baltimore, MD 21264-5018
518445823	+ Email/PDF: bncnotices@becket-lee.com	Feb 20 2024 23:31:19	American Express, PO Box 981537, El Paso, TX 79998-1537
518500712	Email/PDF: bncnotices@becket-lee.com	Feb 20 2024 23:31:25	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518452825	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 20 2024 23:31:03	BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518445827	Email/PDF: acg.bmw.ebn@aisinfo.com	Feb 20 2024 23:41:49	BMW Financial Services, PO Box 3608, Dublin, OH 43016
518523575	+ Email/PDF: acg.bmw.ebn@aisinfo.com	Feb 20 2024 23:30:53	BMW Financial Services, 1400 City View Drive, Columbus, OH 43215-1477
518445826	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 20 2024 23:24:00	Bank of America, 4909 Savarese Circle. Fl. 1, Tampa, FL 33634-2413
518557615	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 20 2024 23:24:00	Bank of America, N.A., PO BOX 31785, Tampa,

District/off: 0312-2

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Page 2 of 3

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518445829	+ Email/PDF: pa_dc_claims@navient.com	Feb 20 2024 23:30:45	FL 33631-3785 Dept. of Education/Navient, 123 Justison St. 3rd Fl., Wilmington, DE 19801-5360
518445828	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Feb 20 2024 23:30:58	Dept. of Education/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
518445831	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 20 2024 23:25:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518563865	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Feb 20 2024 23:30:56	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
518445832	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Feb 20 2024 23:30:45	Midland Mortgage, PO Box 268888, Oklahoma City, OK 73126-8888
518445833	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 20 2024 23:25:00	Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
518445835	+ Email/Text: bankruptcy@nccva.com	Feb 20 2024 23:25:00	Nationwide Credit Corp, 5503 Cherokee Ave., Alexandria, VA 22312-2307
518476251	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Feb 20 2024 23:24:00	NJ Division of Taxation, Compliance/Enforcement, Bankruptcy Unit, 50 Barrack St., 9th Fl., PO Box 245, Trenton, NJ 08695
518478666	+ Email/Text: electronicbkydocs@nelnet.net	Feb 20 2024 23:26:00	U.S. Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
518550586	+ Email/PDF: ebn_ais@aisinfo.com	Feb 20 2024 23:31:21	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518445836	##+	Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581
518445838	##+	Pioneer Credit Recovery Inc., PO Box 500, Horseheads, NY 14845-0500

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 22, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0312-2

User: admin

Page 3 of 3

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Denise E. Carlon

on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Kevin Gordon McDonald

on behalf of Creditor MidFirst Bank kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

Regina Cohen

on behalf of Creditor BMW Bank of North America rcohen@lavin-law.com mmalone@lavin-law.com

Susan S. Long

on behalf of Debtor Joseph A. DeNola susan@susanlonglaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6